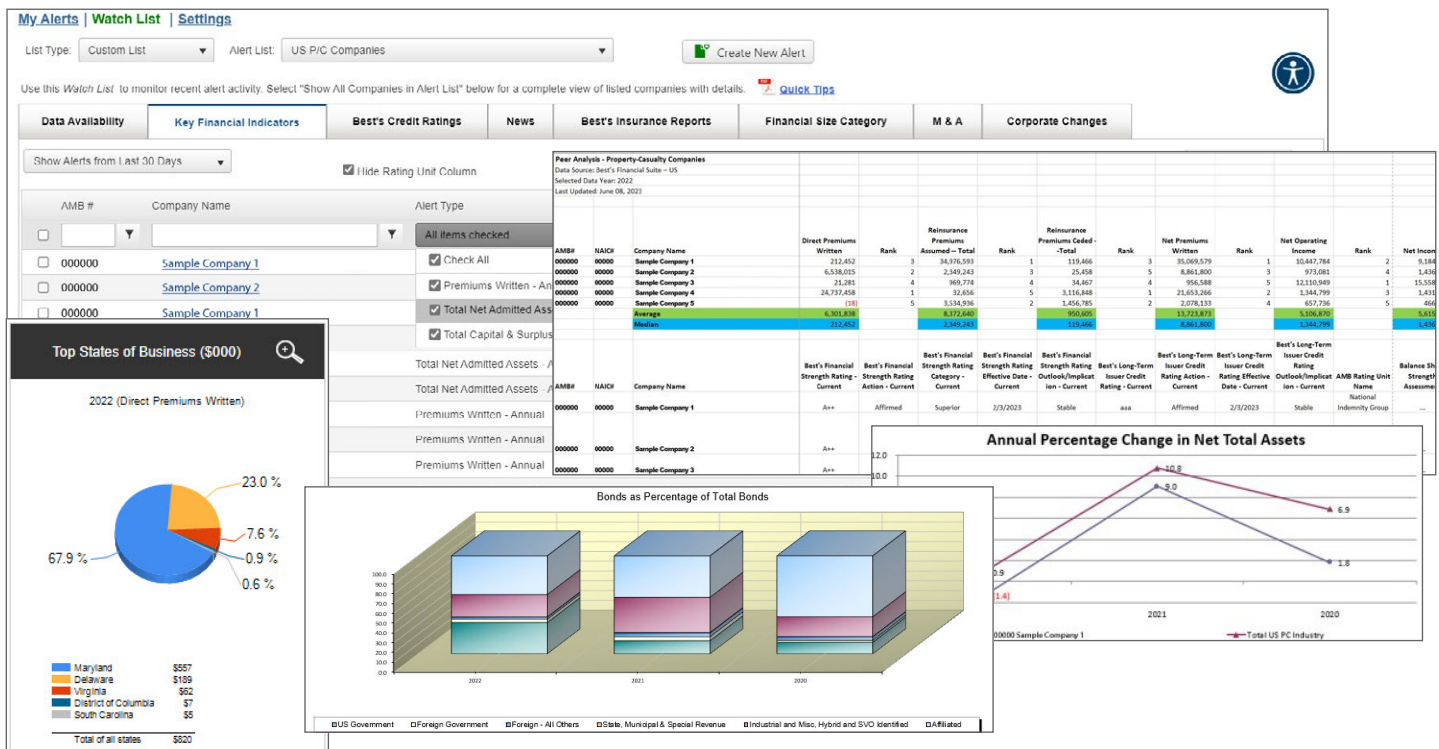


Best's Financial Suite

P/C, US

Power your insurance industry research with quality data, insurer credit ratings and analytical tools from AM Best. As the only global credit rating agency focused solely on insurance, we offer insight that supports sophisticated analysis.

-  Examine the details behind insurers' Best's Credit Ratings and performance ratios.
-  Perform credit risk analysis, strategic and financial planning on a historical basis with the same reports, data and performance ratios used by AM Best's analysts during the rating process.
-  Benchmark insurers against peers, industry composites or the total industry.
-  Understand corporate structures across industries; research corporate changes, mergers, acquisitions and more.
-  Analyze and monitor the performance of the industry or particular segments.
-  Monitor trends in underwriting experience.
-  Evaluate the sources of profits and trends in profitability measures.
-  Measure a company's ability to meet its anticipated short- and long-term obligations to policyholders and other creditors.
-  Analyze an insurer's financial leverage in conjunction with its operating leverage to assess its overall capitalization.
-  Gain a more meaningful perspective on group performance over time by comparing consolidated data under the current versus prior group structure.



The screenshot displays the 'My Alerts' and 'Watch List' sections of the Best's Financial Suite. It includes a table for 'Peer Analysis - Property-Casualty Companies' with columns for Direct Premiums Written, Reinsurance Premiums Assumed, Reinsurance Premiums Ceded, Net Premiums Written, and Net Operating Income. A pie chart titled 'Top States of Business (\$000)' shows the distribution of 2022 Direct Premiums Written by state: Maryland (67.9%), Delaware (23.0%), Virginia (7.6%), District of Columbia (0.9%), and South Carolina (0.6%). A 3D bar chart titled 'Bonds as Percentage of Total Bonds' compares the bond portfolios of three sample companies across the years 2002, 2003, and 2004. A line chart titled 'Annual Percentage Change in Net Total Assets' tracks the performance of '00000 Sample Company 1' and the 'Total US PC Industry' from 2000 to 2020.

▲ Set Key Financial Indicator alerts to receive notifications when a period-over-period change equals or exceeds the threshold you set.

Continued

Up to 11 Years of Annual and Six Years of Quarterly Data

- Annual and quarterly regulatory filing data (statutory as filed with the NAIC, GAAP and IFRS) for US P/C single companies, title companies and holding companies, consolidated as filed, and AM Best groups.
- “As-Is” and “As-Was” data: Group data is restructured to reflect current structure and ownership, but we also provide data as originally filed to analyze both angles and evaluate business growth.
- Market share: Find major players in P/C lines by region, sector and line of business; examine underwriting performance and track trends.
- Loss reserves: Determine whether an insurer’s loss reserves are appropriate by line of business (Schedule P).
- Expenses: Uncover the true costs of providing insurance by analyzing expenses in individual and combined lines of business.
- Reinsurance: Evaluate the risk-sharing arrangements between insurers and reinsurers (Schedule F).
- Industry composites of aggregated results for the total industry and predominating categories.

Reporting Capabilities

Ready-to-use templates with standard reports are available, along with wizards to create custom reports using the fields of your choice or to create or download statement pages in Excel® or PDF.

AMB Number	Company Name	RU / UP	Best's Credit Report	Best's Financial Report	FSR Current	FSR Effective Date	FSR Outlook / Implication Current	FSR Action Current	Long Term ICR Current	Total Assets	Gross Premiums Written	Net Premiums Written	State of Domicile
000000	Sample Company 1	Ⓜ	Report	Report	A-	05/16/2023	Negative	Affirmed	a-	175,562	210,180	135,594	Pennsylvania
000000	Sample Company 2	Ⓜ	Report	Report	A	09/06/2022	Stable	Affirmed	a+	467,163	34,912	34,912	Illinois
000000	Sample Company 3	Ⓜ	Report	Report	A	12/17/2022	Stable	Affirmed	a+	1,031,712	262,802	216,049	Alaska
000000	Sample Company 4	Ⓜ	Report	Report	A	04/17/2023	Stable	Affirmed	a	112,636	117,845	54,371	Alabama
000000	Sample Company 5	Ⓜ	Report	Report	A	04/17/2023	Stable	Affirmed	a	1,357,407	1,389,504	706,819	Alabama
000000	Sample Company 6	Ⓜ	Report	Report						2,434,166	2,710,517	1,359,278	Alabama

▲ Take control of how data is displayed in search results and lists, for greater flexibility in report creation and analysis.

- *Best's Quantitative Analysis Reports* for evaluating an insurer’s operating strength and performance trends—the same reports AM Best’s analysts use when analyzing an insurer’s financial strength
- Standard report templates for analyzing single companies or performing peer comparison, including:
 - Key Financial Indicators
 - Executive Summary
 - Financial Overview
 - Schedule T Report
 - Direct Combined Ratio
 - 20-Year Claims Development
 - Reinsurance Summary
 - Non-Standard Auto Companies
 - Market Expense
 - Excess and Surplus
 - Market Share

Tools

- Peer Selection tool to find peers for any US P/C insurer
- Company Ranking tool to identify top US P/C insurers based on key financial fields
- Insureware’s ELRF™ (Extended Link Ratio Family) third-party software preloaded with AM Best’s loss reserves data
- Wizards to assist in the report creation process
- Tools to analyze detailed data for loss reserves and reinsurance

▲ Analyze loss reserves and other data with tools to create reports.

Continued

Plus

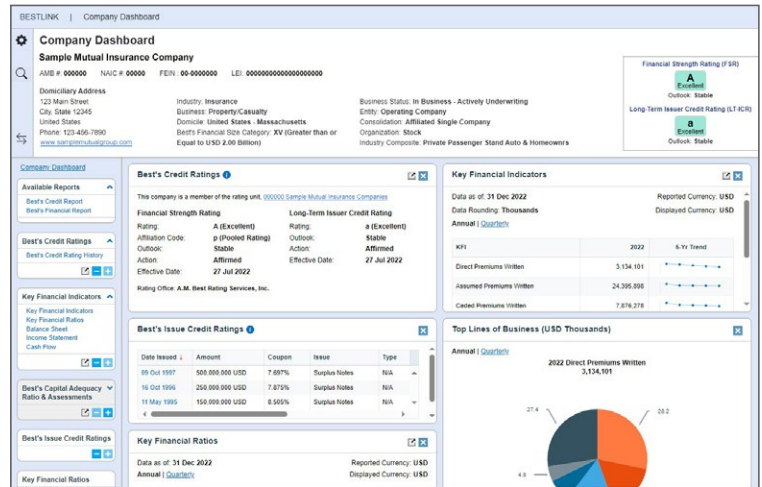
- Company Overview with Best's Credit Ratings, key financial indicators, top states and lines of business, state licensing information and related news stories
- Historical Best's Financial Strength Ratings, Best's Issuer Credit Ratings and Best's Capital Adequacy Ratio (BCAR) scores—BCAR depicts the quantitative relationship between a rating unit's balance sheet strength and its operating risks
- Current rate, rule and form filings for US companies that have filed P/C policies
- Corporate changes: domiciliary changes, company name changes, suspended/surrendered licenses and more, along with a database of mergers and acquisitions involving insurers
- Features that let you collaborate on lists with colleagues and incorporate saved lists into our reporting and analysis tools
- Email alerts on companies you're monitoring

Support

- Access to our template service at no extra cost, as well as assistance from our data support team
- Training webinars

Multiple Delivery Channels

- *BestLink*[®], which offers online access to financial data and insurer analysis
- *BestLink for Excel*, our downloadable add-in
- *BestLink Data Feeds*, which transmit filing data (excluding AM Best-created ratios) to the subscriber's FTP site (additional fee applies)
- AM Best Mobile App, for on-the-go access to premium subscription features



▲ The **NEW** *BestLink* Company Dashboard feature presents company-level intelligence in a fast, user-friendly interface featuring interactive tables, charts and sparkline performance histories. Customize the dashboard tiles to prioritize the ratings, data and analytics that best support your workflow.

For more information and to request a demonstration:

US/Canada: +1 908 439 2200, option 5 • sales@ambest.com

Europe/Asia-Pacific: +44 20 7397 0290 • europe.sales@ambest.com



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